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Moody on The Market

Pat Moody

Benton Harbor receives $20 million EPA grant

The U.S. Environmental Protection Agency is awarding the City of Benton Harbor $20 million for a broad array of community projects.

Benton Harbor Mayor Marcus Muhammad said the grant is intended to encourage community resiliency using clean energy, providing residents with aid following disasters, and creating community resilience hubs. One of those hubs is slated for the Bobo Brazil Community Center.

"It'll give us an opportunity to upgrade the Bobo Brazil Community Center with energy efficiency improvements, storage, backup power, and two bi-directional EV chargers, the centerpiece of a pilot microgrid to increase community energy resilience," Muhammad said.

The city previously received a $1 million HUD grant to fix up the currently closed Bobo Brazil Center. Muhammad said this additional funding is like giving the facility a new heart.

The EPA said Benton Harbor and its partners will also use the money to transform a large house into a hub that serves as an accelerator for community electrification efforts. Muhammad said project partners include the Southwest Michigan Planning Commission, which helped the city get the grant.

"So, they apply for it with the authorization of the city because it's the kind of grant where the city can go after it, or a non-profit group, or they can work together on it. That's essentially what we did."

Finally, the grant will offer energy efficiency and electrification upgrades for low-income households, churches, and other public buildings while establishing an apprenticeship program in the field of weatherization and green energy.

Muhammad said the federal award is huge for the community. The mayor was in Washington, D.C. recently representing the city of Benton Harbor at an EPA celebration of the 50th Anniversary of the Safe Drinking Water Act.

Continued on page 19

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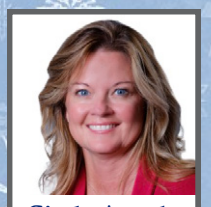
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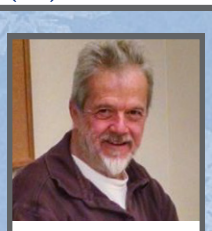
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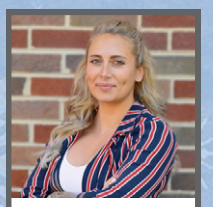
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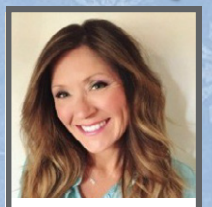
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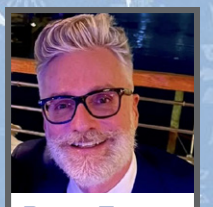
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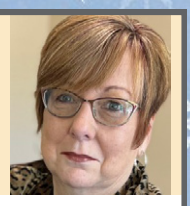
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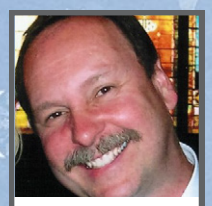
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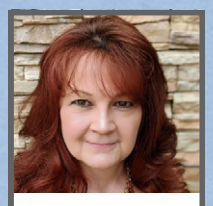
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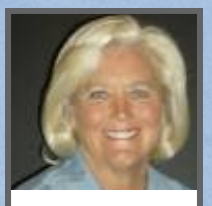
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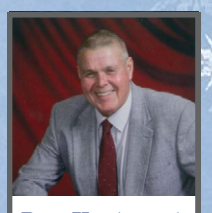
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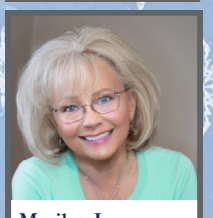
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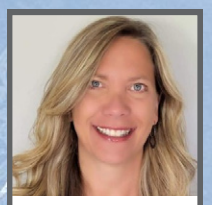
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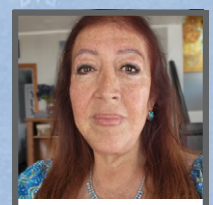
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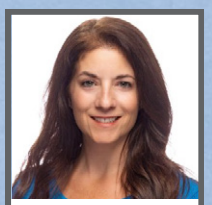
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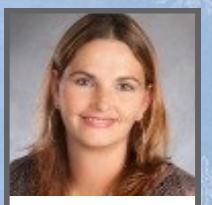
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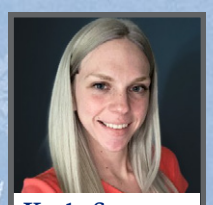
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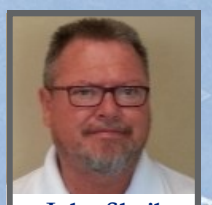
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Pour Me!

Jenna Podjan

Bud Distributing

Cheers to the Season: Festive Drinks and Fresh New-Year Options

Greetings my friends! A very happy Holidays to you and your loved ones! I hope everyone is enjoying the holiday season, in the hustle and bustle of all things fun. It's a very busy time of year of shopping, and most importantly time spent with loved ones. I hope it is a very magical season for all!

As we know, we love to celebrate this time of year with food and beverages. I have a great line up of stuff for the holiday season, and then I also want to spend time on the "New Year" beverage selection as well!

Continued on page 2

Inserts & Promotions

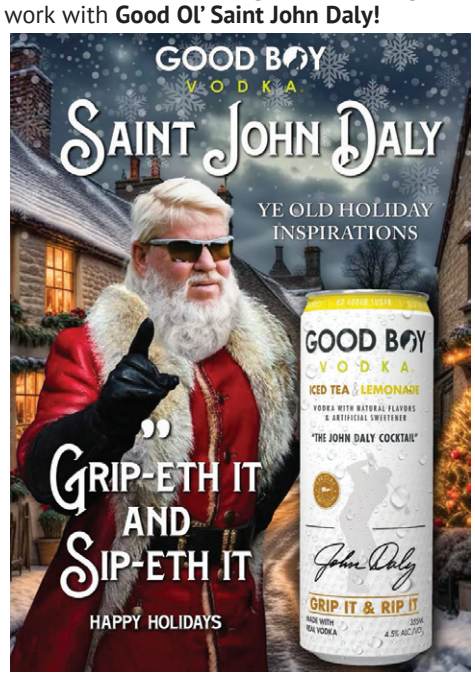
- Dollar General
- Family Fare
- Martin's Super Market
- New Year's Eve Guide

Inserts may vary by zip code

Podjan *Continued from cover*

Holiday Selections

Who doesn't love a little Christmas cheer? Although it's available year-round, look for **Good Boy Vodka John Daly Cocktails** which have a new 4-pack available with the raspberry and blackberry flavors in the tea line up. Check out this great marketing artwork with **Good Ol' Saint John Daly!**



One of my favorite holiday beers is **Shiner Holiday Cheer**, a delicious easy drinking festive brew. This beer was first brewed back in 2010 and continues to make waves each holiday season.

"Our old-world Dunkelweizen is brewed with Texas peaches and roasted pecans. The flavors of this dark wheat ale are enhanced through Krausening, ensuring a smoothness that makes this brew all the more satisfying." (www.shiner.com)

Next up, we have **Brew Detroit's Winter Lager.** A very easy drinking lager that comes in at 5.7% ABV. Brewed with a wintry mix of cinnamon, nutmeg, and ginger that perfectly compliments a sweet malt presence. A wonderful easy drinking holiday companion.

Round Barn Brewery has a delicious brew on tap and in the market on tap called **Snow Day**. Who doesn't love a snow day, I mean all our kids do...right? This beautiful white stout comes in at 5.45% ABV with notes of cocoa and vanilla and a light roast coffee finish. I love this change up of a light stout...DELICIOUS!

New Year, New Options

In January, we often focus on fresh beginnings, setting resolutions, and improving our health. We have many new NA beverages surfacing and available at a store near you!

I am sure excited about this one on a shelf near you VERY soon! **Michelob Ultra**, the fastest growing light beer, is coming out with **Michelob Ultra Zero**!

"Michelob Ultra Zero will redefine the non-alcohol beer segment with an offering that combines great taste and half the calories as the leading non-alcohol competitors." (anheuser-busch.com)

Also, I am really excited about a local craft beer NA option as well! **Round Barn Brewery** has their very new NA brew available at all their locations as well as select restaurants on tap. **Low Key** is a golden ale at 8 IBUs, light and crisp with a subtle fruitiness, balanced by sweet maltiness. CHECK IT OUT...it's fantastic!

As always, enjoy yourself responsibly. Have the happiest and safest holiday season!

Jenna@buddistributing.com

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Photo of the Week

The Wise Seek Him

Photo by Jill Measel

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Don ***Stuart***

Humorist

Learnin' the Blues on the Blue Danube

Ahoy mateys! Our Romantic Danube river cruise is FINALLY sailing the Blue Danube!

A note about the Blue Danube: Surprise, it ain't blue. I'd say taupe. So, the famous "Blue Danube" waltz is likely a bit of romantic imagery. OR it may mean something quite different!

According to our guides, somewhere in time, "blue" became synonymous with "drunk." Thus, perhaps "Blue Danube" is about debauched raves by the riverside! With a "Johanny Castle" teaching dirty waltzing!

Speaking of Johann: "On the Beautiful Blue Danube," the waltz' full name on its birth certificate, was composed by Johann Strauss II. Who made my "Guys Who Did Things Worth Knowing" list when I learned this: In his day (the latter 1800s) people commonly shared locks of hair as personal keepsakes. Strauss partook in this tradition. But the locks he gave were actually from his poodle, which apparently he clipped nearly bald to satisfy his admirers.

Our ship's first stop was at the town of Melk, where we toured the impressive Melk Abbey, founded in the year 1089. It's still an active abbey – 22 monks live there, ranging in age from 92 to 24.

Our guide said Melk was once the Austrian capitol; I asked him if, while it lasted, they melked it for all it was worth. He smiled weakly and replied, "Please move to the rear of the group sir."

In Melk, I didn't see any new-to-me bird species. I bring this up because a fellow traveler was also an avid birder, and she asked me about a crow she'd seen there. I suggested the Carrion Crow, or the Hooded Crow, and she said sure, maybe it was one of those. Then she suddenly spotted one and pointed it out to me. It was the bigger-than-a-blackbird-smaller-than-a-crow Jackdaw. She got very excited because she said she'd never seen one before. I almost blurted "Are you joking?! I've seen *hordes* of Jackdaws everywhere we've been!," but before I could, my wife, bored with birding talk, said, "Please move to the rear of the group sir."

We departed Melk to spend an afternoon cruising through the lovely Wachau Valley, aka the lovely Wachau Cultural Landscape, which is what it's called by UNESCO (United Nations Educational, Scientific and Cultural Organization), which designated it as globally significant.

There are attractive vistas aplenty along this stretch of the Danube, and it's chock-a-block with vineyards. The importance of viticulture is such that throughout Austria, and especially the Wachau Valley, people are said to measure time in sips of wine. I suggested to my wife and our friends that we immediately start timekeeping that way! But they pointed out that it was only 11:30 am, and that I'd be "blue" before lunchtime.

But at cocktail hour, those pals themselves got pretty blue, and at one point, chided me for fibbing to the birdwatching gal that I'd seen a movie star in Melk. They'd overheard me – actually mis-overheard me -- mention Jackdaws; they thought I meant Leo DiCaprio. "You know, from 'Titanic'? Jack Dawes!," they said (he was actually "Jack Dawson," but whatever). I told my wife, "These gals are drunk!," and started to tease them about it. But my wife cut me off, elbowing me while muttering, "Please move to the rear of the lounge sir."

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Glen ***Head***

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Reflections, Resolutions, and Responsible Revelry

As the final days of 2024 tick away, it's only natural to pause and reflect on the year that's been. What a ride it's been! We've seen unforgettable moments—some triumphant, some challenging—but here we are, ready to welcome 2025 with open arms and maybe just a little bit of bubbly.

New Year's Eve is a time for celebration, and Southwest Michigan knows how to do it right. We have some amazing renowned restaurants and some fun spots for night life entertainment, several listed in this NYE guide. Whether you're dressing to the nines for a fancy dinner, gathering with friends for a low-key game night, or snuggling up on the couch to watch the ball drop, there's something magical about this night of fresh beginnings. But before we get caught up in the glitter and confetti, let's take a moment to think about how we can ring in the new year safely and responsibly.

1. Designate a Driver or Stay the Night It's a familiar reminder, but it never gets old: if you're heading out to celebrate, make sure you have a safe way home. Whether you're arranging for a designated driver or staying over at a friend's place or nearby hotel, having a plan before the night begins means you can focus on having fun. Trust me, you don't want to be the one frantically searching "nearest Uber" at 12:15 a.m. here in Southwest Michigan.

2. Eat, Hydrate, Repeat Raise a glass, but also raise a sandwich! It's easy to get caught up in the spirit of celebration and forget that your body needs fuel. Eating before and during the festivities can keep you from overindulging too quickly. And while you're at it, drink some water between those fizzy beverages. When consuming adult beverages, your best bet is always moderation. Your future self—specifically, your January 1st self—will thank you.

3. Make Resolutions You Actually Like Ah, resolutions. We've all made them. Some stick (yay for drinking more water!), while others fade by mid-January (sorry, "working out every day" goal). Instead of setting goals you'll dread, pick ones that excite you. Maybe it's learning a new recipe each month, attending church regularly, or finally reading that book that's been on your nightstand since 2018. If it's fun, you're more likely to stick with it.

4. Stay in the Moment In a world that's always looking forward to the next big thing, New Year's Eve is the perfect time to be present. Put your phone down (except for the midnight selfie, of course), soak in the laughter, and savor the feeling of being surrounded by friends and loved ones. It's not about perfection—it's about connection.

Cheers to 2025! When that clock strikes midnight, take a deep breath and remember that every new year's day is a blank page. No, you don't have to "reinvent" yourself. Just keep growing, learning, and laughing—that's enough. So, Southwest Michigan, whether you're clinking glasses or clinking mugs of hot cocoa, may your celebration be joyful, safe, and full of love. Here's to fresh starts, fond memories, and a blessed 2025 ahead.

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Dancing & Live Music by
The Edgar Willbury Experience • 9pm

Timothy's RESTAURANT & BAR

Buy a $100 Gift Card, Get an additional $50 on us! Split cards available in house only. Use code GCTIMS24 online for one card.

16409 Red Arrow Hwy • Union Pier, Michigan
269-469-0900 • www.TimothysRestaurant.com

Happy New Year From Signature Dealer Group

and we Welcome to our Sales Team!

Jack O'Brien

Jack brings a wealth of sales experience in the building supply and services industry to The Signature Dealer Group. His dedication to customer satisfaction will ensure a wonderful and stress-free experience for your next automotive purchase.
Give Jack a call today or stop by and let him show you the expansive line-up of new and pre-owned vehicles at The Signature Dealer Group!

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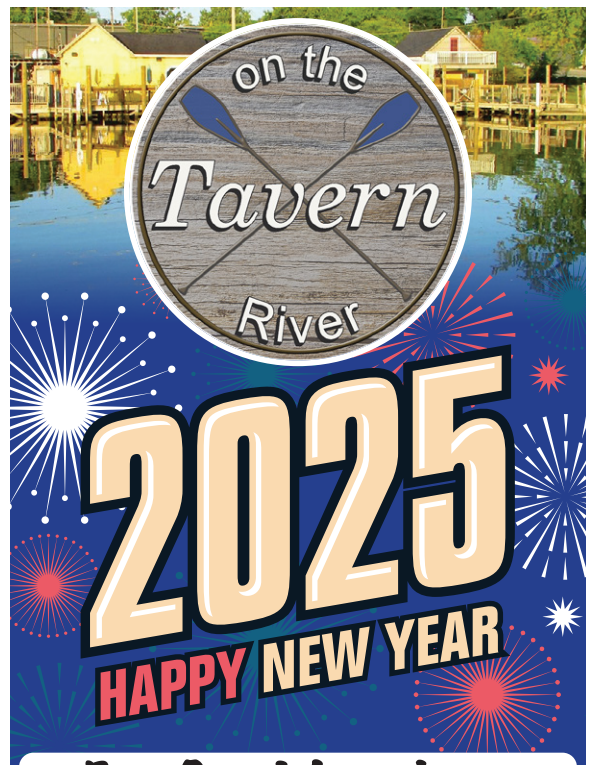

Buy One Menu Item Get One FREE!
Cannot be combined with any other offers. Food Only. Exp. 01/01/25

Monday, Tuesday, Thursday 11:30am - 10:00pm
Friday and Saturday 11:30am - 1:00am
(food until 10pm)
Sunday 11:30am - 8:00pm

600 Fishermans Rd. St. Joseph
Visit Mo's Cigar Bar Next Door

TABOR HILL
NEW YEAR'S EVE DINNER
TUESDAY, DEC 31
4:00 – 9:00PM
COMPLIMENTARY GLASS OF SPARKLING WINE UPON ARRIVAL
FOOD AND COCKTAIL SPECIALS
RESERVE YOUR SPOT NOW:

Bud Distributing Stands with Budweiser to Promote Safe Drinking

Budweiser and Anheuser-Busch have a long history of promoting responsible drinking, including a variety of campaigns and initiatives:

DRINK WISER
Anheuser-Busch's message to consumers to enjoy their beers responsibly

BUDWEISER MEANS MODERATION
The company's first responsible drinking message, which dates back over 100 years

KNOW WHEN TO SAY WHEN
Anheuser-Busch's first major responsible drinking campaign, launched over 35 years ago

DECIDE TO RIDE
A campaign that encourages consumers to plan ahead and decide to ride instead of driving after drinking

Join Bud Distributing and Budweiser and Anheuser-Bush to promote these programs aimed to prevent underage drinking, impaired driving, and other harmful use of alcohol.

BD BUD DISTRIBUTING

Tosi's
Anytime, Any Reason, ...like New Year's Week.
We're rolling back time and prices!
NEW YEAR'S WEEK SPECIALS
THURSDAY open @ 4pm
Malfatti & Select Wines - $12
FRIDAY open @ 4pm
Cannelloni - $15
SATURDAY open @ 5pm
Manicaretti - $15
MONDAY open @ 5pm
Special pre-NYE menu
TUESDAY NYE open @ 4pm
Regular menu plus special features
Closed Dec 24, 25, 29 & Jan 1-30
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Check Tosi's Facebook or www.tosis.com for upcoming events or promotions.

SIEMANS IN BRIDGMAN

Ford Get Holiday Ready SALES EVENT

2024 FORD ESCAPE PLUG IN HYBRID

Vapor Blue Metallic, 18 Inch Machined Aluminum Wheels, Roof Rail Crossbars, Heated Steering Wheel, 13 Inch Touchscreen, Navigation, Rear Parking Sensors, Adaptive Cruise Control, Lane Keeping System, Blind Spot Monitoring with Cross Traffic Alert, and Much More! F24221

MSRP.....$42,515
SIEMANS DISCOUNT.....- 1,520
RETAIL CUSTOMER CASH**.....- 4,500
TRADE-IN ASSISTANCE BONUS CASH** - 3,500

SALE PRICE FOR EVERYONE $32,995

MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $32,495

REBATES OR 0.0% FOR 36 MONTHS, 0.9% FOR 48 MONTHS, 1.9% FOR 60 MONTHS, or 2.9% FOR 72 MONTHS*

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
(**RESIDENCY RESTRICTIONS MAY APPLY/MUST TRADE-IN QUALIFYING FORD VEHICLE)

2024 FORD F-150 PICKUP

Oxford White, Cloth Seat, Power Windows and Locks, 2.7 V6 Ecoboost Engine, Locking Rear Axle, Rear View Camera, 12 Inch Touchscreen, Reverse Sensing Trailer Hitch, 36 Gallon Fuel Tank, and Much More! F24265

MSRP.....$39,440
SIEMANS DISCOUNT.....- 695
RETAIL CUSTOMER CASH**.....- 1,750
TRADE-IN ASSISTANCE BONUS CASH** - 1,500
TRADE-IN ASSISTANCE BONUS CASH** - 500

SALE PRICE FOR EVERYONE $34,995

TRUCK CONQUEST CASH** ***.....- 2,000
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $32,495

REBATES OR 1.9% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS, or 4.9% FOR 72 MONTHS*

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
(**RESIDENCY RESTRICTIONS MAY APPLY)
(***QUALIFYING TRUCKS: SILVERADO, TUNDRA, SIERRA, TITAN)

2024 FORD F-150 SUPERCREW 4X4

Oxford White, 2.7 V6 Ecoboost Engine, Spray In Bedliner, Privacy Glass, Rear Defroster, Platform Running Boards, 36 Gallon Fuel Tank, and Much More! F24310

MSRP.....$50,335
SIEMANS DISCOUNT.....- 1,540
RETAIL CUSTOMER CASH**.....- 1,750
TRADE-IN ASSISTANCE BONUS CASH** - 1,500
TRADE-IN ASSISTANCE BONUS CASH** - 500

SALE PRICE FOR EVERYONE $45,045

TRUCK CONQUEST CASH** ***.....- 2,000
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $42,545

REBATES OR 1.9% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS, or 4.9% FOR 72 MONTHS*

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
(**RESIDENCY RESTRICTIONS MAY APPLY)
(***QUALIFYING TRUCKS: SILVERADO, TUNDRA, SIERRA, TITAN)

2024 FORD TRANSIT CARGO VAN

Oxford White, Fixed Rear Cargo Glass, Reverse Sensing System, Rear View Camera, Power Windows and Locks, Lane Keeping System, Forward Collision Warning, and Much More! F24322

MSRP.....$49,675
SIEMANS DISCOUNT.....- 1,680
RETAIL CUSTOMER CASH**.....- 500
COMMERCIAL VEHICLE SEASON RETAIL CUSTOMER CASH - 1,000

SALE PRICE FOR EVERYONE $46,495

MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $45,995

(*MUST QUALIFY/**RESIDENCY RESTRICTIONS MAY APPLY)

2023 FORD BRONCO ADVANCED 4X4 BADLANDS

Hot Pepper Red, Leather/Vinyl Seats, 2.7 V6 Engine, 360 Degree Camera, Sasquatch Package, Gray Hardtop, Remote Start, Heated Front Seats, 12 Inch Touchscreen, and Much More! F23312

MSRP.....$65,840
SIEMANS DISCOUNT..- 7,845

AS LOW AS $57,995

2024 FORD F-250 CREW CAB 4X4

Darkened Bronze, 7.3 V8 Engine, Black Appearance Package, Power Sliding Rear Window, Heated Front Seats, 360 Degree Camera Package, Remote Start, Reverse Sensing System, B&O Sound System, PowerScope Trailer Tow Mirrors, 20 Inch High Gloss Black Aluminum Wheels, Locking Rear Axle, and Much More! F24053

MSRP.....$67,585
SIEMANS DISCOUNT.....- 3,090
RETAIL CUSTOMER CASH**.....- 2,000
COMMERCIAL VEHICLE SEASON RETAIL CUSTOMER CASH - 1,000
FAST CASH CERTIFICATES.....- 500

SALE PRICE FOR EVERYONE $60,995

MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $60,495

REBATES OR 1.9% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS, or 4.9% FOR 72 MONTHS*

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)
(**RESIDENCY RESTRICTIONS MAY APPLY)

2024 FORD E-350 SERVICE BODY CSV

Oxford White, 7.3 V8 Engine, Limited Slip Rear Axle, Power Windows and Locks, Rear View Camera, Trailer Tow Package, Power Mirrors, Remote Entry, READING Aluminum Service Body, and Much More! F24001

MSRP.....$41,220
ADD FOR READING SERVICE BODY +41,141
SUBTOTAL.....$82,361
SIEMANS DISCOUNT.....- 7,366

SALE PRICE FOR EVERYONE $74,995

MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS $74,495

(*MUST QUALIFY)

2023 FORD EXPEDITION PLATINUM 4X4

Blue Tinted, Carmelo Leather Seats, Stainless Running Boards, Panoramic Vista Roof, B&O Premium Sound System, Remote Start, Reverse Sensing System, First and Second Row Heated Seats, PowerFold Third Row Seat, Heavy Duty Trailer Tow Package, 22 Inch Wheels, 15 Inch Touchscreen, and Much More! F23222

MSRP.....$91,295
SIEMANS DISCOUNT..- 10,300

AS LOW AS $80,995

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SIEMANS IN BRIDGMAN

WRAP UP THE YEAR SALES EVENT

CHRYSLER DODGE Jeep RAM

2023 RAM PROMASTER BOX TRUCK

Bright White, Cloth Seats, Speed Control, Power Windows and Locks, Wide Power Heated Mirrors, Midway American Cargo Liberty II 15 Foot Box, Ramp, Bulkhead Door, Rear Camera, and Much More! C23158

MSRP.....$45,295
ADD FOR LIBERTY II 15 FOOT BOX +12,925
SUBTOTAL.....$58,220
SIEMANS DISCOUNT.....- 17,325
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT** - 1,000

AS LOW AS $39,895

(**BUSINESS OWNERS ONLY)

2024 JEEP GRAND CHEROKEE LAREDO 4X4 ALTITUDE

Silver Zynith, 20 Inch Black Wheels, Heated Front Seats, Heated Steering Wheel, Power Liftgate, Remote Start, Blind Spot and Cross Path Detection, Adaptive Cruise Control, Full Speed Collision Warning, and Much More! C24085

MSRP.....$48,675
SIEMANS DISCOUNT.....- 180
NATIONAL HOLIDAY BONUS CASH - 1,500
RETAIL BONUS CASH.....- 2,500
MIDWEST BC BONUS CASH**.....- 500

SALE PRICE FOR EVERYONE $43,995

NATIONAL FORD CONQUEST BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $41,495

(*MUST QUALIFY/**RESIDENCY RESTRICTIONS MAY APPLY)

2024 RAM 1500 QUAD CAB BIG HORN 4X4

Diamond Black Crystal, Cloth Bucket Seats, Night Edition, 20 Inch Black Aluminum Wheels, Anti-Spin Rear Axle, Remote Start, Rear Power Sliding Window, Power Seat, Heated Steering Wheel, Heated Front Seats, Navigation, 12 Inch Touchscreen, Parksense Front and Rear Park Assist, and Much More! C24005

MSRP.....$55,615
SIEMANS DISCOUNT.....- 3,778
NATIONAL 15% OFF CONSUMER CASH - 8,342

SALE PRICE FOR EVERYONE $43,495

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $42,995

(*MUST QUALIFY)

2023 DODGE CHARGER R/T DAYTONA

Destroyer Gray, 5.7 HEMI V8 Engine, Power Sunroof, Daytona Edition, 19 Harman Kardon Speakers, Power Sunroof, Navigation, Adaptive Cruise Control, Lane Departure Warning, Heated Steering Wheel, Blind Spot and Cross Path Detection, Heated Front Seats, and Much More! C23136

MSRP.....$55,085
SIEMANS DISCOUNT.....- 5,886
NATIONAL POWER DOLLARS RETAIL BONUS CASH - 3,700

SALE PRICE FOR EVERYONE $45,499

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $44,999

(*MUST QUALIFY)

2024 JEEP WRANGLER RUBICON 4X4

Hydro Blue Pearl, 3.6 V6 Engine, Black 3 Piece Hardtop, Automatic Transmission, Heated Front Seats, Heated Steering Wheel, Remote Start, and Much More! C24089

MSRP.....$56,475
SIEMANS DISCOUNT.....- 2,480
NATIONAL HOLIDAY BONUS CASH - 500
BONUS CASH.....- 3,000

SALE PRICE FOR EVERYONE $50,495

NATIONAL FORD CONQUEST BONUS CASH - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $47,995

(*MUST QUALIFY)

2023 RAM PROMASTER 3500 CARGO VAN HIGH ROOF EXTENDED

Great Deal On A Leftover 2023! Bright White, Lower Sidewall Paneling, Speed Control, 6 Way Manual Adjustable Driver and Passenger Seats, Heated Power Folding Mirrors, Knapheide Shelving and Bulkhead, Dual Drop Down Ladder Rack, and Much More! C23152

MSRP.....$56,810
ADD FOR KNAPHEIDE UPFIT.....+10,772
SUBTOTAL.....$67,582
SIEMANS DISCOUNT.....- 15,587
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT** - 1,000

AS LOW AS $50,995

(**BUSINESS OWNERS ONLY)

2024 RAM 2500 MEGA CAB LARAMIE 4X4

Granite Crystal, Leather Heated Seats, Night Edition, 6.7 Cummins Turbo DIESEL Engine, Power Sunroof, Wheel-to-Wheel Sidesteps, 20 Inch Black Wheels, Navigation with 12 Inch Screen, Sport Performance Hood, Anti Spin Rear Axle, Heated Seats, 17 Harman Kardan Speakers, Wireless Charging Pad, and Much More! C24004

MSRP.....$86,875
SIEMANS DISCOUNT.....- 8,880
RAM COMMERCIAL PRODUCT BONUS CASH - 1,000
BONUS CASH.....- 1,000

SALE PRICE FOR EVERYONE $75,995

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $75,495

(*MUST QUALIFY)

2024 RAM 5500 4X4 DUMP TRUCK

Flame Red, 6.7 Cummins DIESEL Engine, Heavy Duty Snow Plow Prep Package, Chrome Tubular Side Steps, MAX Tow Package, Chrome Appearance Group, Power Windows and Locks, VOTH Drop Side Dump Body, and Much More! C24081

MSRP.....$78,020
ADD FOR VOTH DUMP BODY.....+30,846
SUBTOTAL.....$108,866
SIEMANS DISCOUNT.....- 8,871
RAM COMMERCIAL PRODUCT BONUS CASH COUPONS - 2,000
ON-THE-JOB COMMERCIAL EQUIPMENT/UPFIT** - 1,000
BONUS CASH.....- 1,000

SALE PRICE FOR EVERYONE $95,995

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $95,495

(*MUST QUALIFY/**BUSINESS OWNERS ONLY)

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WAS $32,826

2021 FORD EDGE TITANIUM AWD

NOW $31,432

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Climate Control, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Lithium Gray, U24134

WAS $22,995

2021 JEEP RENEGADE LATITUDE 4X4

NOW $22,500

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 45K Miles, Jeep 80th Anniversary Edition, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Alpine White, F24165H

WAS $36,930

2021 FORD F-150 XLT SUPERCREW 4X4

NOW $35,618

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 72K Miles, Security Cover, Running Boards, Remote Start, Navigation, SYNC 4, Power Heated Front Seats, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, MAX Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F24165A

WAS $10,816

2010 AUDI A5 PREMIUM CABRIOLET

NOW $9,995

2.0 Engine, CVT Automatic, Aluminum Wheels, Only 83K Miles! Power Front Seats, CD-Player, Power Convertible, Power Windows and Locks, Remote Keyless Entry System, Ice Silver Metallic, U24143

WAS $74,995

2022 FORD F-150 RAPTOR SUPERCREW 4X4

NOW $73,422

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Only 11K Miles! Bedliner, Running Boards, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U24087B

MANAGER'S

JUST A SHORT DRIVE TO
DEALS AND SEE OUR
OF PRE-OWNE

WWW.SIE

WAS $24,749

2020 JEEP GRAND CHEROKEE LIMITED 4X4

NOW $23,287

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Power Sunroof, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Walnut Brown Metallic, C24131A

WAS $35,995

2022 CHRYSLER PACIFICA LIMITED

NOW $33,500

3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Panoramic Vista Roof, Uconnect Family Theatre Group, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, 360 Degree Surround View Camera, Power Liftgate, Remote Keyless Entry System, Chrysler Certified! Bright White, U24137

WAS $34,526

2022 FORD EXPLORER XLT 4X4

NOW $32,928

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Remote Start, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Iconic Silver, U24127

WAS $41,980

2021 FORD F-150 XLT SPORT SUPERCREW 4X4

NOW $39,387

2.7 V6 Ecoboost Engine, 10 Speed Automatic, 6 Spoke Gloss Black Wheels, 26K Miles, Bedliner, Running Boards, Remote Start, SYNC 4, Power Heated Front Seats, Twin Panel Moonroof, Power Sliding Rear Window, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Velocity Blue Metallic, U24133

WAS $32,682

2019 RA REBEL CRE

NOW $

5.7 V8 HEMI Engine, 8 Speed Automatic, Alumi Navigation, Power Driver's Seat, Power Adjust WH Touchscreen Display, CD-Player, Blind Spot and Keyless Entry System, Diam

WAS $49,598

2021 FORD F-150 TREMOR SUPERCREW 4X4

NOW $48,541

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Alloy Wheels, 31K Miles, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Auto Climate Control, B&O 8 Speaker Sound System, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F24219A

WAS $30,766

2021 HONDA ACCORD SPORT SEDAN

NOW $26,705

2.0 Engine, 10 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Platinum White Pearl, U24096

WAS $24,995

2021 HONDA CIVIC SPORT HATCHBACK

NOW $22,495

1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 35K Miles, Power Windows and Locks, Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Powertrain Warranty! Platinum White Pearl, M24040A

WAS $37,865

2022 FORD EXPLORER XLT 4X4

NOW $32,831

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Evasive Steering Assist, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U24094

WAS $34,832

2018 JEEP RUBIC

NOW $

3.6 V6 Engine, 6 Speed Man 8K Miles! Convertible Soft T Windows and Locks, Cruise Black Clearc

SIEMANS IN BRIDGMAN

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WWW.SIEMAN

SALE DEPT. HOURS: MON &

WAS $25,799

2022 CHEVY EQUINOX LT AWD

NOW $24,856

1.5 Engine, 6 Speed Automatic, Aluminum Wheels, Only 23K Miles! Remote Start, Navigation, Power Driver's Seat, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Cherry Red Balance of Factory Warranty!, U24149

WAS $40,995

2020 CHEVY SILVERADO 1500 LT 4X4

NOW $38,691

Trail Boss, 5.3L V8, Automatic, 61,000 Miles, Power Drivers Seat, Heated Seat, Remote Start, Black, U24148

WAS $36,995

2022 FORD F-150 XLT SUPERCREW 4X4

NOW $36,269

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 90K Miles, Security Cover, Bedliner Running Boards, Remote Start, Navigation, SYNC 4, Power Heated Front Seats, Power Adjust Pedals, Blind Spot and Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, MAX Trailer Tow Package, Remote Keyless Entry System, Agate Black Metallic, C24012A

WAS $13,995

2017 CHEVY TRAVERSE LT AWD

NOW $13,533

3.6 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 115K Miles, Power Driver's Seat, Heated Steering Wheel, Heated Front Seats, 3RD Row Seating, CD-Player, Back-Up Camera, Remote Keyless Entry System, Summit White, C24184A

S SPECIALS

O BRIDGMAN FOR GREAT R ENTIRE INVENTORY D VEHICLES AT MANS.NET

WAS $56,994

2022 GMC 2500 AT4 CREW CAB 4X4

NOW $53,780

6.6 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 77K Miles, Running Boards, Bedliner, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Climate Control, Back-Up Camera, Remote Keyless Entry System, Very Nice! Ebony Twilight Metallic, C25003A

AM 1500 W CAB 4X4

30,932

num Wheels, 96K Miles, Bedliner, Remote Start, eels, Heated Steering Wheel, Heated Front Seats, Cross Path Detection, Back-Up Camera, Remote ond Black Crystal, C23219B

WAS $32,995

2018 FORD F-150 XLT SUPERCREW 4X4

NOW $29,995

3.5 V6 Ecoboost Engine, 10 Speed Automatic, 83K Miles, Chrome Step Bars, XLT Chrome Appearance Package, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Power Slide Rear Window, CD-Player, Back-Up Camera, Max Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ruby Red Metallic, S24002A

WAS $22,964

2020 HONDA CIVIC EX HATCHBACK

NOW $21,910

1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sonic Gray Pearl, C23132A

WAS $42,995

2024 MAZDA CX-90 TURBO PREFERRED PLUS AWD

NOW $39,995

3.3 Engine, 8 Speed Automatic, Alloy Wheels, Less Than 6K Miles! Power Leather Heated Front Seats, 2nd Row Captain's Chairs, 3RD Row Seating, Auto Climate Control, Power Sunroof, Wireless Phone Charger, Blind Spot Monitor, Cross Traffic Alert, Lane Keep Assist, Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Mazda Certified! Rhodium White Premium, S24005

WAS $36,443

2021 RAM 1500 BIG HORN QUAD CAB 4X4

NOW $32,577

5.7 V8 HEMI Engine, 8 Speed Automatic, 20X9.0 Premium Paint/Polish Wheels, 35K Miles, Bedliner, Night Edition, Power Driver's Seat, Heated Deluxe Cloth Bucket Front Seats, Heated Steering Wheel, Touchscreen Display, Front and Rear Park Assist, Back-Up Camera, Anti-Spin Differential Rear Axle, Remote Keyless Entry System, Balance of Factory Warranty! Bright White, C24173A

WRANGLER ON 4X4

32,223

ual Transmission, Less Than Top, Climate Control, Power e Control, Back-Up Camera, oat, F24183A

WAS $36,595

2021 FORD F-150 XL SUPERCREW 4X4

NOW $31,758

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 51K Miles, Bedliner, Running Boards, Navigation, STX Appearance Package, SYNC 4, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, U24098

WAS $38,938

2021 FORD MUSTANG GT COUPE

NOW $35,740

5.0 V8 Engine, 10 Speed Automatic, Ebony Black Painted Aluminum Wheels, Less Than 10K Miles! Remote Start, Black Accent Package, Power Front Seats, Blind Spot Monitor, Lane Keeping Assist, Front Collision Mitigation, Reverse Park Assist, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, U24075A

WAS $51,963

2022 FORD F-150 LARIAT SUPERCREW 4X4

NOW $48,994

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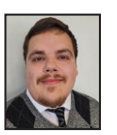
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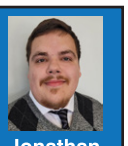

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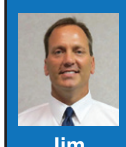

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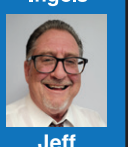

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The Pet Corner

If you were at the Reindog Parade two weeks ago, you know the event was well-attended with lots of dogs and their owners wearing a wide variety of costumes. It's always great to see so many dogs all getting along so well and putting up with their human's dress-up ideas. Congratulations to the top three winners: First place Piper (owner Berrer), second place, my son Chris and his dog Elliot, with their Ebenezer Scrooge and the Ghost of Christmas Present costume, and third, River (owner Winter Scheer). Elliot is always a good sport, even though he was quite exhausted by all the excitement. He totally crashed when he got home. Thanks to all who came out for the parade and for the Animal Aid Open House. The animals who benefit from the funds raised at the Open House all say thank you, too.

For the past month, 98.3 the Coast radio station has sponsored their second annual Caring 'bout Critters event. You may still drop off new and gently used pet items, food, toys, and supplies at Scottdale True Value in St. Joseph and Wolverine Ace Hardware in South Haven through Saturday the 21st. Online donations can be made at 983thecoast.com/critters-at-christmas. No donation is ever too small. All items will be distributed to local animal shelters and rescues.

Kittens at the Café is going on hiatus until spring, due to the Mason Jar's expansion and some changes in their layout. Animal Aid is looking for another place to hold their Sunday meet and greets. In the meantime, you can still check out their Facebook page to look at the many sweet cats and kittens that are up for adoption. If cats and dogs aren't your thing, but you are still looking for a small pet, Animal Aid also has guinea pigs that are looking for new homes. For more information, see their Facebook page.

We all want the holiday season to be a safe one for our pets, so here are some precautions issued by the American Veterinary Medical Association.

In the food category: Keep chocolate and baked sweets away from pets. Sugar-free items may contain xylitol, which is very dangerous and can be fatal if consumed. Table scraps usually contain too much salt and fat. Unbaked yeast dough can cause bloating. Plain cooked meat and vegetables in moderation are usually okay, but if in doubt, it's better to err on the side of caution.

Keep decorations such as breakable ornaments, tinsel, ribbons, and wreaths away from pets. They are enticing, especially to the chewers and those who like to consume anything nonedible. The same goes for lights and electric cords and festive plants. For a list of potentially poisonous plants, check with the ASPCA online. Liquid and solid potpourri can cause a risk as well as water additive for Christmas trees. The best plan of prevention is supervision but also have a list of phone numbers, such as your veterinarian, a local emergency vet clinic, and poison control centers available in case of an emergency. The ASPCA Poison Control Center number is 888-426-4435.

Check out the AVMA website for more information on pet safety during the holidays. https://www.avma.org/resources-tools/pet-owners/petcare/holiday-pet-safety.

Have a wonderful holiday season!

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Betsy is a 6-year-old Shepherd mix. She is spayed, up to date on her vaccinations, and weighs 43 pounds. She does very well with other dogs but would do best in a home without small children. She knows sit, shake, and speak!
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Sarah ***Spoonholtz***

Regional Director,
SMR Chamber

Full Circle Farewell

Traditionally we tend to focus more on businesses that are opening their doors in our community or that are growing and expanding in some format, and not those that are closing. Which is exactly what **Jayme Bendoski** with **Full Circle Café & Espresso Bar** said to me when we sat down to go over this article. However, if you've had the pleasure of meeting her, their amazing staff, or enjoyed a bite from their restaurant, you know their team plans to make this a big celebration full of love - which is worth sharing!

After eight and a half years in business Full Circle Café and Espresso Bar has announced their last day in business will be **Sunday, December 22nd**. Owners **Jayme and Ryan Bendoski** invite friends, customers, and the community to join them for a heartfelt **Farewell Open House** on **December 22nd from 4:00 PM to 6:00 PM** at the café complete with refreshments.

"We've been so grateful for the support and love from this amazing community," said Jayme. "As this chapter closes, we're excited to stay connected through new opportunities and offerings."

The Bendoski's are also planning a special **Retail Day** on **December 23rd from 10:00 AM to 1:00 PM**, where customers can purchase grab-and-go items including Radke Farms Jam, granola, homemade bread, soups, cookbooks, coffee cups, bags of Infusco Coffee, and more.

Earlier this year, they announced ***Full Circle Cafe Cookbook*** features recipes for beloved menu items such as their famous chicken pot pie, homemade dressings, soups, English muffins and Ryan's beloved biscuits.

Jayme adds, "Food has always been our way to nourish both the body and the soul of our customers, when we started having the 'what's next' conversations we knew sharing our recipes was the perfect way to continue that."

Looking ahead, Full Circle Cafe will continue to bring joy to the community through a series of **weekend pop-ups in January and February**, featuring Ryan's famous biscuits and gravy. Additionally, **catering services** will remain available for those seeking the delicious flavors of Full Circle Cafe for special events and gatherings through the end of February as well.

"While we'll miss seeing everyone in the cafe, we're excited to keep sharing the recipes and flavors that made Full Circle special," adds Ryan.

When you have so much love that you want to share with others, food is one of the best ways to do that. It's a true form of a servant's heart, making sure people are nourished, caffeinated and hydrated, given a moment of comfort over a meal and conversation, or simply providing them a chance to find themselves while in a safe space. Each of those experiences echoes through Jayme's words and emotions while making sure each customer and staff knows they are appreciated and invited to Sunday's final curtain call.

As for why they've made this decision, well, there are multiple factors. One of the things Jayme and I touched on while we met was how this next chapter will allow both her and Ryan to spend more time together with their children and family. Afterall they are only little for so long…

Through a few tears, Jayme shared how grateful she is that so many people have supported Full Circle over the years and how much she looks forward to sharing memories, laughs, and even a few tears with everyone on Sunday. It's not a forever goodbye, but a "see you later."

The Bendoski's extend their deepest gratitude to the community for years of support and invite everyone to celebrate the cafe's legacy during this farewell season. For updates on pop-ups, catering, and other announcements, please visit **Facebook.com/FullCircleCafeandEspressoBar.**

For more information on this and other Chamber events, head to our website www.smrchamber.com or feel free to connect with me directly at sspoonholtz@smrchamber.com or 269-932-4040. See you this winter in Southwest Michigan!

Josh ***Bishop***

Pastor

Let the Earth Now Praise the Lord

Shout for joy to God, all the earth! Sing the glory of his name; make his praise glorious. Say to God, "How awesome are your deeds! So great is your power that your enemies cringe before you. All the earth bows down to you; they sing praise to you, they sing the praises of your name." ~ Psalm 66:1-4

Do you enjoy Christmas carols? What about those music stations that play Christmas songs twenty-four hours a day?

Christmas carols began as expressions of humble praise to God. But many of the songs we hear today are about red-nosed reindeer, snowmen, and sleigh rides. Sure, those songs can be fun, and there is nothing wrong with innocent fun. But they are empty of praise.

Real praise joyfully responds with humble adoration to God's powerful work. At Christmas, we rejoice that God came to earth. Through his humble life, God demonstrates the awesome power of sacrificial love.

In giving us his Son, God was gifting us something we could never pay for and definitely do not deserve—forgiveness for all our sins, victory over our spiritual enemies, and eternal life.

Our God wants everyone to benefit from his gracious gift. So, keep singing those carols! Make his praise glorious! Sing with joy and enthusiasm! And if you can't make music, listen with a heart tuned to praise that Christ came to earth. Let everyone know about the perfect gift we have been given—God with us! God for us!

Prayer: (Christian Worship: Hymnal – 315, vs 4) Savior, hear my welcome cry—loud hosannas lifted high! King of glory, enter in; cleanse my soul of every sin. Amen.

Submitted by Pastor Josh Bishop
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Moody *Continued from cover*

State legislators balk on short-term rental regulation

It's a disappointing close to the legislative session in Lansing for State Representative Joey Andrews.

Andrews told Moody on the Market that the Michigan House will likely adjourn without approving legislation to regulate short-term rentals (STRs). His proposal would have allowed communities to limit the number of STRs while establishing a way for communities to generate revenue off each location. Andrews said the package had enough bipartisan support to pass, but House Speaker Joe Tate blocked it from ever getting a vote.

"I was lied to on multiple occasions about what it would take to get that bill on the board," Andrews said. "I met every requirement put in front of me on it and then was still denied at the end because the Speaker cares more about what the Realtors Association has to say than he does his own caucus."

Andrews said Tate's scuttling of the legislation was related to Tate's potential campaign for mayor of Detroit. Andrews added that STRs aren't the only thing the Speaker gave up on. Andrews said the minimum wage negotiations fell apart.

"The Speaker blew up the negotiations. There was a deal possible on this. Labor, business groups, everybody was very willing to negotiate, and the Speaker, for reasons that elude me and most of the rest of our colleagues, blew the negotiations up, which resulted in the Republicans walking off the floor. And he made no attempt to reopen those negotiations to bring them back."

Restaurant groups sought a rollback of a coming minimum wage hike that will eventually result in tipped workers getting the standard minimum wage. Andrews said that's now something the Legislature will have to consider next year, along with a separate proposal to encourage the development of small modular nuclear reactors. Andrews believes the nuclear legislation still has a good shot at passage in the new year.

McDonald's in Stevensville permanently closed

We're getting an idea why the Stevensville McDonald's suddenly closed for good last week.

Moody on the Market first reported the location at 4661 Red Arrow Highway had closed Sunday. Now we're told by someone in management (not wishing to be publicly identified due to the sensitive nature of the information) that sales at the Stevensville McDonald's had slumped 44% in the past year – in part due to the Michigan Department of Transportation reconstructing I-94 at Exit 23.

Our source said McDonald's corporate determined the business lost at the Stevensville location simply moved over to the Bridgman and St. Joseph locations. Plus, alleged mismanagement at the Stevensville location for a couple of years had already been driving sales down. A source indicated McDonald's determined the Stevensville restaurant should be closed.

It's not known what will be done with the property, which we're told is owned by corporate.

The owners of the Stevensville McDonald's also own the St. Joseph and Bridgman locations. They declined to speak with Moody on the Market.

Benton Harbor getting new waterfront plaza

A ceremonial groundbreaking took place last Tuesday on a new riverfront development in Benton Harbor.

Cornerstone Alliance told us the Benton Harbor Waterfront Plaza will connect the community to 600 feet of waterfront along Riverview Drive, offering new opportunities for recreation, relaxation, and engagement with the water.

The plan is for the plaza to include a water taxi dock, a fishing area, a fire pit, and shaded seating for food trucks. The site is intended to be both a relaxing place for residents to gather and a location for events.

A Cornerstone Alliance official said the project was made possible through a $1 million grant from the Michigan Economic Development Corporation's Revitalization and Placemaking Program, matched by contributions from local partners. They include a $25,000 commitment from the Benton Harbor City Commission and a donation from the Whirlpool Foundation. Harbor Shores, which donated the land for the project, will also oversee the plaza's ongoing maintenance.

Cornerstone Alliance said the new project is an investment of more than $2 million to revitalize a one-acre site into a year-round hub of activity.

Sitework has begun, with completion of the plaza expected in the summer of 2025.

Pat Moody
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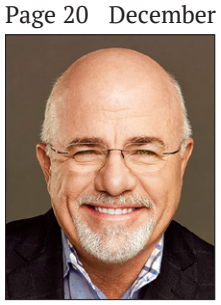

Dave ***Ramsey***

Financial Expert
The Ramsey Show

Dave Says
Your Income is the Key

Dear Dave,

I have $100,000 in student loan debt. Since the amount is so large, is there a special place in your Baby Steps plan for it?

Jules

Dear Jules,

I hope you have a nice, large income with which to fight that big pile of student loan debt. I've seen even worse situations, though. I've talked to people who went $200,000 into debt for a four-year degree in a field where they'll make $45,000. Yes, that kind of thinking and behavior is out there, and it's ridiculous.

The fact that it's a large amount of student loan debt doesn't change anything. Baby Step 2 is where you pay off all debt except for your home. So, don't let this student loan debt hang around for years and years. You've got to get focused and intense about getting control of your money. That means living on a strict, basics-only monthly budget. After that, start throwing every nickel and dime you can scrape together, and save toward paying off those student loans as fast as possible.

Your income is your largest wealth-building tool, Jules. You can't save, and plan for the future, when all your money is flying out the door to pay off debt.

— Dave

Find a Good Money Market Account

Dear Dave,

My wife and I are completely debt-free, and we're saving up for our first house. We currently have about $140,000 in savings, and we'd like to buy a home with cash when the time is right. Where should we put our money, so it will work for us while we save more?

Andy

Dear Andy,

If I were in your shoes, and maybe looking at a window of three or four years, I'd just park the cash in a good money market account. You won't make a lot off it, but your money will be safe. I mean, all you're looking for is a smart place to stash it for a little while.

When it comes to long-term investing, I'm a big fan of growth stock mutual funds. The problem with that in your situation would be the volatility of the market. By the time you've saved up more money, and spent time deciding on a house, the market may be down.

You two are in a great place financially right now. With the path you're on, just imagine how incredible it will be in a few years to have a new home and be debt-free!

— Dave

* Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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Indoor Afternoon Auction
Friday, December 27th @ 3:00 P.M.
Locate: 59570 South Lagrave St, Paw Paw, MI
AUTO: 2011 Ford F250 Lariat 4x4, 6.7 Powerstroke, 6" lift, leather interior **SHOP ITEMS**: Kobalt battery lawn mower* Airless paint sprayer* Furniture dollies* Log chains* Chain binders* Mauls* Socket sets* Wrench sets* Loaded tool boxes; steel saw horses* Step ladders*Ladder Stand* Pallet jack* New tree climber spikes* Jump Packs*Bike rack* Tin snips & benders* Echo blower; Ryobi battery tools* ratchet tie Downs* Chain falls; Power winch* bottle jacks* Bench vise; Reese hitch* **CAMPING**: Deer gambrel* Gun rest* Cannon camera* Backpacks*Sword; Throwing axes/ knives * Ping golf clubs* Ammo boxes* Fishing poles* LEM hand crank meat mixer* **HOUSEHOLD**: bedroom set* exercise equip* Lots of pet supplies; Shelving* Jukebox w/ speakers* Electric guitar***TERMS**: Cash or good check with proper ID, no credit cards accepted.10% BP. Woodside Auctions 269-308-2230 * BigBearAuctionCompany.Com 269-501-9732.

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2021 Nissan Versa Sv
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2021 Ram 1500 Express Quad Cab
NOW $19,000 or $244mo
power heated front seat and steering wheel, 20" wheels, anti spin rear axle, monochromatic paint, warranty!

2021 Volkswagen Tiguan 2.0T SE
NOW $20,000 or $257mo
3 rows leather seatings, power heated front bucket seats, panoramic power sunroof, dual climate control, warranty!

2020 GMC Terrain SEL AWD
NOW $21,000 or $318mo
Lifetime powertrain warranty! 41k miles, power heated seats, dual zone climate, lane keep, pedestrian braking, forward collision warning!

2022 Chevy Colorado LT Ext Cab
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NOW $22,000 or $333mo
Lifetime powertrain warranty! 18" machined-faced aluminum wheels, simulated leather heated front seats, driver memory, heated steering wheel, B&O sound system w/10 speakers, dual climate control, blind spot monitoring, lane sense, hands free power lift gate

2018 Ford F-150 XLT Crew Cab 4WD
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NOW $27,500 or $415mo
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2021 Ford Explorer Limited 4x4
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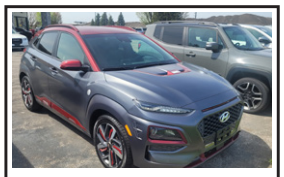

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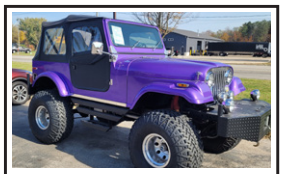

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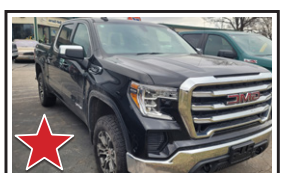

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Every New Toyota Comes With ToyotaCare.[12]
2-Year No Cost Maintenance Plan.

1. New 2024 Prius LE Model 1223. Lease based on net cap cost of $26,618. Lease end purchase option $19,496.* **2.** 2025 RAV4. Based on manufacturers' sales data for CY 2023. **3.** New 2025 RAV4 LE Front Wheel Drive Gas Model 4430. Lease based on net cap cost of $26,961. Lease end purchase option $19,567.* **4.** Toyota vehicles and components are built using U.S. and globally sourced parts. **5.** Remaining new 2024 and new 2025 RAV4 Gas and Hybrid models (Excludes Prime). 4.99% APR for 60 Months with $18.87 per $1,000 borrowed OR 5.99% APR for 72 Months with $16.57 per $1,000 borrowed.** **6.** Based on manufacturers' sales data from 2005-2023. **7.** New 2024 Tacoma SR5 Double Cab 4x4 Gas Model 7540. Lease based on net cap cost of $37,825. Lease end purchase option $32,872.* **8.** New 2024 Tacoma Gas and Hybrid models (Excludes TRD Pro and Trailhunter). 3.99% APR for 48 Months with $22.57 per $1,000 borrowed OR 4.99% APR for 60 Moths with $18.87 per $1,000 borrowed OR 4.99% APR for 72 Months with $16.10 per $1,000 borrowed.** **9.** $1,000 TFS Standard APR Cash on new 2024 Tacoma Gas and Hybrid models (Excludes TRD Pro & Trailhunter). Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify – see dealer for details. **10.** Qualified current, active-duty U. S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U. S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U. S. military personal (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. **11.** The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. **12.** ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first, and 24-hour Roadside Assistance is included for two years, unlimited mileage (NOTE: bZ4X, Mirai, Prius and Prius Prime include enhanced ToyotaCare and/or Roadside Assistance). Roadside assistance limits towing distances and locations and does not include parts and fluids, except emergency fuel delivery for certain vehicles. Excludes rental company fleet sale vehicles. See your Toyota dealer for additional restrictions and exclusions. Valid only in the continental U.S. * NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify – Tier I *PLUS* customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 32,500 miles at the rate of $0.15 per mile (10K low mileage leases). $350 Disposition Fee is due at lease termination. ** Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. **1, 3, 5, 7, 8, 9, 10, & 11:** Must take retail delivery from remaining new 2024 and new 2025 models in dealer stock while supply lasts between 12/3/24 and 1/6/25. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. **Supply limited.** See participating dealer for complete details. **Individual dealer prices and document fees may vary.** VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 1/6/25.

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